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DAFTAR LAMPIRAN

Lampiran 1

UJI STATISTIK DESKRIPTIF

Date: 09/11/20
 Time: 11:04
 Sample: 2015 2019

	CAR	C	ISIR	PFR	ZPR
Mean	0.191935	1.000000	0.895767	0.445240	0.001728
Median	0.192000	1.000000	0.930895	0.439633	0.000345
Maximum	0.382800	1.000000	1.160044	0.986453	0.059232
Minimum	0.001200	1.000000	0.362230	0.013679	0.000000
Std. Dev.	0.063043	0.000000	0.126882	0.240339	0.007994
Skewness	0.691757	NA	-1.991801	0.207930	6.958421
Kurtosis	5.432523	NA	8.463030	2.240362	50.51824
Jarque-Bera Probability	17.94669 0.000127	NA NA	104.7607 0.000000	1.718725 0.423432	5618.391 0.000000
Sum	10.55640	55.00000	49.26717	24.48819	0.095037
Sum Sq. Dev.	0.214616	0.000000	0.869348	3.119197	0.003450
Observations	55	55	55	55	55

Lampiran 1

FIXED EFECT

Dependent Variable: CAR
 Method: Panel Least Squares
 Date: 09/11/20 Time: 11:05
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.253798	0.056709	4.475430	0.0001
ISIR	-0.100707	0.064040	-1.572570	0.1235
PFR	0.062923	0.034743	1.811089	0.0775
ZPR	0.190986	0.701993	0.272062	0.7869

Effects Specification

Cross-section fixed (dummy variables)

Root MSE	0.032324	R-squared	0.072232
Mean dependent var	0.191935	Adjusted R-squared	0.067330
S.D. dependent var	0.063043	S.E. of regression	0.037439
Akaike info criterion	-3.516903	Sum squared resid	0.057467
Schwarz criterion	-3.005945	Log likelihood	110.7148
Hannan-Quinn criter.	-3.319312	F-statistic	8.624435
Durbin-Watson stat	2.224798	Prob(F-statistic)	0.000000

Lampiran 1

RANDOM EFFECT

Dependent Variable: CAR
 Method: Panel EGLS (Cross-section random effects)
 Date: 09/11/20 Time: 11:06
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.242728	0.056781	4.274837	0.0001
ISIR	-0.086290	0.061614	2.400482	0.0474
PFR	0.058928	0.033331	1.767945	0.0831
ZPR	0.153224	0.697371	2.219716	0.0270
Effects Specification				
			S.D.	Rho
Cross-section random			0.060027	0.7199
Idiosyncratic random			0.037439	0.2801
Weighted Statistics				
Root MSE	0.035506	R-squared		0.879376
Mean dependent var	0.051567	Adjusted R-squared		0.775222
S.D. dependent var	0.037346	S.E. of regression		0.036872
Sum squared resid	0.069337	F-statistic		1.465737
Durbin-Watson stat	1.830765	Prob(F-statistic)		0.234858
Unweighted Statistics				
R-squared	-0.028894	Mean dependent var		0.191935
Sum squared resid	0.220817	Durbin-Watson stat		0.574864

Lampiran 1

COMMON EFFECT

Dependent Variable: CAR
 Method: Panel Least Squares
 Date: 09/11/20 Time: 11:08
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.165113	0.064726	2.550973	0.0138
ISIR	0.019867	0.079620	0.249520	0.8040
PFR	0.021189	0.042903	0.493875	0.6235
ZPR	-0.236566	1.124831	-0.210313	0.8343
Root MSE	0.062122	R-squared		0.011003
Mean dependent var	0.191935	Adjusted R-squared		-0.047173
S.D. dependent var	0.063043	S.E. of regression		0.064512
Akaike info criterion	-2.573969	Sum squared resid		0.212255
Schwarz criterion	-2.427981	Log likelihood		74.78414
Hannan-Quinn criter.	-2.517514	F-statistic		0.189131
Durbin-Watson stat	0.633303	Prob(F-statistic)		0.903323

UJI CHOW

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	11.043291	(10,41)	0.0000
Cross-section Chi-square	71.861384	10	0.0000

Cross-section fixed effects test equation:
Dependent Variable: CAR
Method: Panel Least Squares
Date: 09/11/20 Time: 11:05
Sample: 2015 2019
Periods included: 5
Cross-sections included: 11
Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.165113	0.064726	2.550973	0.0138
ISIR	0.019867	0.079620	0.249520	0.8040
PFR	0.021189	0.042903	0.493875	0.6235
ZPR	-0.236566	1.124831	-0.210313	0.8343
Root MSE	0.062122	R-squared		0.011003
Mean dependent var	0.191935	Adjusted R-squared		-0.047173
S.D. dependent var	0.063043	S.E. of regression		0.064512
Akaike info criterion	-2.573969	Sum squared resid		0.212255
Schwarz criterion	-2.427981	Log likelihood		74.78414
Hannan-Quinn criter.	-2.517514	F-statistic		0.189131
Durbin-Watson stat	0.633303	Prob(F-statistic)		0.903323

Lampiran 1

UJI HAUSMANT

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	1.468444	3	0.6896

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
ISIR	-0.100707	-0.086290	0.000305	0.4089
PFR	0.062923	0.058928	0.000096	0.6836
ZPR	0.190986	0.153224	0.006469	0.6387

Cross-section random effects test equation:

Dependent Variable: CAR

Method: Panel Least Squares

Date: 09/11/20 Time: 11:07

Sample: 2015 2019

Periods included: 5

Cross-sections included: 11

Total panel (balanced) observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.253798	0.056709	4.475430	0.0001
ISIR	-0.100707	0.064040	-1.572570	0.1235
PFR	0.062923	0.034743	1.811089	0.0775
ZPR	0.190986	0.701993	0.272062	0.7869

Effects Specification

Cross-section fixed (dummy variables)

Root MSE	0.032324	R-squared	0.732232
Mean dependent var	0.191935	Adjusted R-squared	0.647330
S.D. dependent var	0.063043	S.E. of regression	0.037439
Akaike info criterion	-3.516903	Sum squared resid	0.057467
Schwarz criterion	-3.005945	Log likelihood	110.7148
Hannan-Quinn criter.	-3.319312	F-statistic	8.624435
Durbin-Watson stat	2.224798	Prob(F-statistic)	0.000000

LAGRANGE MULTIPLE TEST

Lagrange Multiplier Tests for Random Effects

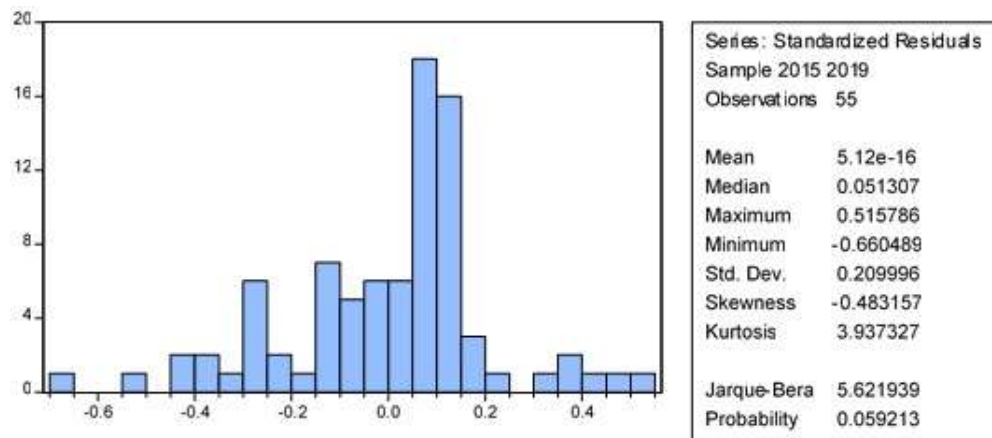
Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	42.53253 (0.0000)	1.253877 (0.2628)	43.78640 (0.0000)
Honda	6.521697 (0.0000)	-1.119766 (0.8686)	3.819742 (0.0001)
King-Wu	6.521697 (0.0000)	-1.119766 (0.8686)	2.539618 (0.0055)
Standardized Honda	7.418874 (0.0000)	-0.910384 (0.8187)	1.450896 (0.0734)
Standardized King-Wu	7.418874 (0.0000)	-0.910384 (0.8187)	0.196171 (0.4222)
Gourieroux, et al.*	--	--	42.53253 (0.0000)

Lampiran 1

UJI NORMALITAS



UJI MULTIKOLINEARITAS

	ISIR	PFR	ZPR
ISIR	1.000000	0.493779	0.074186
PFR	0.493779	1.000000	0.213059
ZPR	0.074186	0.213059	1.000000

Lampiran 1

UJI HETEROSKEDASTISITAS

Heteroskedasticity Test: Breusch-Pagan-Godfrey

Null hypothesis: Homoskedasticity

F-statistic	0.397058	Prob. F(3,51)	0.7557
Obs*R-squared	1.255282	Prob. Chi-Square(3)	0.7398
Scaled explained SS	2.409942	Prob. Chi-Square(3)	0.4918

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 09/11/20 Time: 11:11

Sample: 1 55

Included observations: 55

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.002656	0.008399	-0.316164	0.7532
ISIR	0.006680	0.010332	0.646469	0.5209
PFR	0.001567	0.005568	0.281432	0.7795
ZPR	-0.096152	0.145969	-0.658717	0.5130
R-squared	0.022823	Mean dependent var		0.003859
Adjusted R-squared	-0.034658	S.D. dependent var		0.008230
S.E. of regression	0.008372	Akaike info criterion		-6.657952
Sum squared resid	0.003574	Schwarz criterion		-6.511965
Log likelihood	187.0937	Hannan-Quinn criter.		-6.601498
F-statistic	0.397058	Durbin-Watson stat		1.380231
Prob(F-statistic)	0.755666			

**ANALISIS REGRESI BERGANDA, UJI t , KOEFISIEN
DETERMINASI**

Dependent Variable: CAR
 Method: Panel EGLS (Cross-section random effects)
 Date: 09/11/20 Time: 11:06
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 11
 Total panel (balanced) observations: 55
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.242728	0.056781	4.274837	0.0001
ISIR	-0.086290	0.061614	2.400482	0.0474
PFR	0.058928	0.033331	1.767945	0.0831
ZPR	0.153224	0.697371	2.219716	0.0270

Effects Specification		S.D.	Rho
Cross-section random		0.060027	0.7199
Idiosyncratic random		0.037439	0.2801

Weighted Statistics			
Root MSE	0.035506	R-squared	0.079376
Mean dependent var	0.051567	Adjusted R-squared	0.025222
S.D. dependent var	0.037346	S.E. of regression	0.036872
Sum squared resid	0.069337	F-statistic	1.465737
Durbin-Watson stat	1.830765	Prob(F-statistic)	0.234858

Unweighted Statistics			
R-squared	-0.028894	Mean dependent var	0.191935
Sum squared resid	0.220817	Durbin-Watson stat	0.574864

Lampiran 2

**Data Tabulasi Penelitian
Periode 2015-2019**

No	Nama	Tahun	CAR	ISIR	PFR	ZPR
1	Muamalat	2015	0,0012	0,94072	0,50577	0,00009
		2016	0,1274	0,92127	0,52286	0,00004
		2017	0,1362	0,88626	0,48112	0,00004
		2018	0,1234	0,77505	0,40617	0,00001
		2019	0,1242	0,81108	0,43963	0,00687
2	Mandiri syariah	2015	0,1285	0,86214	0,21266	0,00016
		2016	0,1401	0,88228	0,29669	0,00016
		2017	0,1589	0,97237	0,34727	0,00017
		2018	0,1626	0,94523	0,36567	0,00025
		2019	0,1615	0,81853	0,04107	0,00047
3	BNI Syariah	2015	0,1548	0,95337	0,19385	0,00039
		2016	0,1492	0,96495	0,17846	0,00039
		2017	0,2014	0,96462	0,26716	0,00036
		2018	0,1931	0,93100	0,37439	0,00040
		2019	0,1888	0,96093	0,62796	0,00038
4	BRI Syariah	2015	0,1394	0,94894	0,36427	0,00001
		2016	0,2063	0,95367	0,37419	0,00036

		2017	0,2029	0,94975	0,37258	0,00040
		2018	0,2972	1,05912	0,42708	0,00002
		2019	0,2529	0,93089	0,69157	0,00022
5	Bukopin Syariah	2015	0,1631	0,89257	0,48095	0,00079
		2016	0,1515	0,85607	0,52563	0,00110
		2017	0,1920	0,86219	0,60713	0,00097
		2018	0,1931	0,91308	0,64976	0,00078
		2019	0,1525	0,91304	0,68849	0,00018
6	Mega Syariah	2015	0,1874	0,56686	0,01368	0,00009
		2016	0,2353	0,56768	0,11531	0,00069
		2017	0,2219	0,76080	0,14242	0,00043
		2018	0,2034	0,73190	0,14477	0,00022
		2019	0,2056	0,63979	0,12139	0,00136
7	Panin Syariah	2015	0,2030	0,96863	0,90557	0,00167
		2016	0,1817	0,96717	0,83845	0,00060
		2017	0,1151	0,97258	0,84915	0,00360
		2018	0,2597	0,88886	0,98645	0,00486
		2019	0,1446	0,89580	0,08065	0,00066
8	BJB Syariah	2015	0,2253	0,83088	0,22217	0,00010
		2016	0,1825	0,36223	0,19119	0,00004
		2017	0,1625	0,86291	0,17916	0,00002
		2018	0,1643	0,88873	0,38510	0,00005
		2019	0,1665	0,93361	0,37878	0,00061

9	BCA Syariah	2015	0,3430	0,90075	0,45309	0,00004
		2016	0,3670	0,96933	0,47077	0,00005
		2017	0,2940	0,97027	0,48466	0,00005
		2018	0,2430	1,16004	0,57541	0,00005
		2019	0,3828	0,92119	0,50769	0,00001
10	Maybank Syariah	2015	0,1940	0,97849	0,18248	0,00034
		2016	0,2006	0,94754	0,24407	0,00047
		2017	0,2083	0,96252	0,51641	0,00053
		2018	0,2197	0,90632	0,61185	0,00075
		2019	0,2138	0,91646	0,81114	0,00312
11	Victoria Syariah	2015	0,1614	0,99155	0,66241	0,00034
		2016	0,1598	0,99214	0,78306	0,00002
		2017	0,1929	0,97878	0,73814	0,00000
		2018	0,2207	0,99017	0,71655	0,00002
		2019	0,1944	0,97405	0,73383	0,05923

Lampiran 3

Tabel *Chi-Square*

df	Pr	0.25	0.10	0.05	0.010	0.005	0.001
1		1.32330	2.70554	3.84146	6.63490	7.87944	10.82757
2		2.77259	4.60517	5.99146	9.21034	10.59663	13.81551
3		4.10834	6.25139	7.81473	11.34487	12.83816	16.26624
4		5.38527	7.77944	9.48773	13.27670	14.86026	18.46683
5		6.62568	9.23636	11.07050	15.08627	16.74960	20.51501
6		7.84080	10.64464	12.59159	16.81189	18.54758	22.45774
7		9.03715	12.01704	14.06714	18.47531	20.27774	24.32189
8		10.21885	13.36157	15.50731	20.09024	21.95495	26.12448
9		11.38875	14.68366	16.91898	21.66599	23.58935	27.87716
10		12.54886	15.98718	18.30704	23.20925	25.18818	29.58830
11		13.70069	17.27501	19.67514	24.72497	26.75685	31.26413
12		14.84540	18.54935	21.02607	26.21697	28.29952	32.90949
13		15.98391	19.81193	22.36203	27.68825	29.81947	34.52818
14		17.11693	21.06414	23.68479	29.14124	31.31935	36.12327
15		18.24509	22.30713	24.99579	30.57791	32.80132	37.69730
16		19.36886	23.54183	26.29623	31.99993	34.26719	39.25235
17		20.48868	24.76904	27.58711	33.40866	35.71847	40.79022
18		21.60489	25.98942	28.86930	34.80531	37.15645	42.31240
19		22.71781	27.20357	30.14353	36.19087	38.58226	43.82020
20		23.82769	28.41198	31.41043	37.56623	39.99685	45.31475
21		24.93478	29.61509	32.67057	38.93217	41.40106	46.79704
22		26.03927	30.81328	33.92444	40.28936	42.79565	48.26794
23		27.14134	32.00690	35.17246	41.63840	44.18128	49.72823
24		28.24115	33.19624	36.41503	42.97982	45.55851	51.17860

Lampiran 4

Tabel Durbin Watson

n	k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU
24	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076
35	1.2833	1.6528	1.2221	1.7259	1.1601	1.8029
36	1.2953	1.6539	1.2358	1.7245	1.1755	1.7987
37	1.3068	1.6550	1.2489	1.7233	1.1901	1.7950
38	1.3177	1.6563	1.2614	1.7223	1.2042	1.7916
39	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694
53	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681

Lampiran 5

Tabel t

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696

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